

Form 195 – ntchrgdsclstat

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-33493-CMG  
Chapter: 11  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John V. Carvalho  
245 High Tor Drive  
Watchung, NJ 07069

Liliana F. Carvalho  
245 High Tor Drive  
Watchung, NJ 07069

Social Security No.:

xxx-xx-8721

xxx-xx-4764

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON DISCLOSURE STATEMENT**

A Disclosure Statement was filed by John and Liliana Carvalho  
on January 23, 2020, pursuant to Fed. R. Bankr. P. 3016.

The Court shall conduct a hearing as to the adequacy of such statement before Honorable Christine M. Gravelle on :

Date: March 3, 2020

Time: 02:00 PM

Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Copies of the Disclosure Statement have been provided to the United States Trustee, the attorney and Chairman of the Creditors Committee, if any, the Trustee, if any, and the Securities and Exchange Commission. A copy is also on file with the Clerk of the United States Bankruptcy Court and may be reviewed during regular business hours.

Objections to the Disclosure Statement shall be in writing and filed with the Clerk of the Bankruptcy Court and served upon the attorney and the Chairman of the Creditors Committee, if any, no later than 14 days before the date of the hearing scheduled above.

To request copies of the Disclosure Statement, contact the proponent of the Disclosure Statement at:

Carlos D. Martinez  
Scura, Wigfield, Heyer, Stevens & Cammarota, LLP  
1599 Hamburg Tpk  
Wayne, NJ 07470  
973-696-8391

Dated: January 23, 2020

JAN: rms

Jeanne Naughton  
Clerk

United States Bankruptcy Court  
District of New JerseyIn re:  
John V. Carvalho  
Liliana F. Carvalho  
DebtorsCase No. 18-33493-CMG  
Chapter 11**CERTIFICATE OF NOTICE**

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2020.

db/jdb +John V. Carvalho, Liliana F. Carvalho, 245 High Tor Drive, Watchung, NJ 07069-5435  
acc +Kotulak & Company, P.C., 1035 Route 46 East, Clifton, NJ 07013-2430  
cr +Trinity Financial Services, LLC, Stern, Lavinthal & Frankenberg, LLC,  
105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640

517894447 +++ASSET ACCEPTANCE LLC, LEONARD H FRANCO JR ESQ, 1 RIVERFRONT PLZ STE 710,  
NEWARK NJ 07102-5415  
(address filed with court: Asset Acceptance LLC, Leonard H Franco Jr Esq,  
1037 Raymond Blvd 710, Newark, NJ 07102)

518415620 +American Express, PO Box 1270, Newark, NJ 07101-1270  
517894444 +American Express, PO Box 981535, El Paso, TX 79998-1535  
518070190 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701

518260125 +Angela Comisa, 8 Douglas Drive, Holmdel, NJ 07733-2253  
517894445 +Anthony Sanchez-Nunez, Sander Budanitsky LLC, 520 West First Av, Roselle, NJ 07203-1028  
518415616 Archer Attorney At Law, One Centennial Square, 33 East Euclid Avenue,  
Haddonfield, NJ 08033

517894446 +Ashley Carvalho, 245 High Tor Drive, Watchung, NJ 07069-5435  
518555886 +Atkinson & DeBartolo, P.C., P O Box 8415, Red Bank, NJ 07701-8415  
517894461 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: FIA Card Services, PO Box 982235, El Paso, TX 79998)

518415632 +Becket and Lee, LLP, PO Box 3001, Malvern, PA 19355-0701  
517894448 +Best Egg/SST, PO Box 3999, St Joseph, MO 64503-0999  
517894449 +Budd Built In Vacuum Cleaners, 445 West Main St, Wyckoff, NJ 07481-1499  
517894450 +Bureau of Accounts, 3601 Route 9 North, Howell, NJ 07731-3395  
517894451 +Camden County, Office of the Sheriff, 520 Market St 200, Camden, NJ 08102-1300  
517894453 +Carlos F. Correia, 317 Manor Avenue, Cranford, NJ 07016-2033  
517894455 +Carnegie Mortgage LLC, Archer & Greiner PC, 33 East Euclid Av, Haddonfield, NJ 08033-2374  
517894456 +Carnegie Mortgage LLC, 2297 Route 33, Hamilton, NJ 08690-1717  
518160381 +Carnegie Mortgage LLC, Att: Jerrold Kulback, 1 Centennial Square,  
Haddonfield, NJ 08033-2454

517894458 +CitiMortgage Inc, Rubin & Rothman LLC, 1787 Veterans Highway, Islandia, NY 11749-1500  
518415624 +Citibank SD, NA, 701 E. 60th Street North, Sioux Falls, SD 57104-0493  
518141629 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
518446526 Citibank, N.A., P.O. Box 6030, Sioux Falls, SD 57117-6030  
517894457 +Citigroup Global Markets Realty Corp, Americas Servicing Company, 3476 Stateview Blvd,  
Fort Mill, SC 29715-7203

518415633 +Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666-4505  
517894460 +Dell Investments Limited Liability Co, 92 Bell Street, Orange, NJ 07050-1511  
517894464 +FV-1 Inc in Trust for Morgan Stanley, Mortgage Capital Holdings LLC,  
Specialized Loan Servicing LLC, 8742 Lucent Blvd #300, Littleton, CO 80129-2386

517894463 +FV-1 in Trust for Morgan Stanley, Mortgage Capital Holdings LLC, 4708 Mercantile Dr N,  
Fort Worth, TX 76137-3605

517894462 Fidelity National Title Insurance Co, 602 Riverside Av, Jacksonville, FL 32204  
517894467 +Gateway Funding Diversified, Mortgage Services LP, Kenneth T. Ulrich Esq,  
3564 Quakerbridge Rd, Trenton, NJ 08619-1206

517894468 Gateway Funding Diversified, Mortgage Services LP, Kenneth T. Ulrich Esq,  
3584 Quakerbridge Rd, Trenton, NJ 08619

517894465 +Gateway Funding Diversified, Mortgage Services LP, 300 Welsh Rd, Bldg 5,  
Horsham, PA 19044-2250

517894469 +Grand Bank, 1 Corporate Dr 360, Lake Zurich, IL 60047-8945  
518260126 +Howard D. Lipstein, Esq., 535 Morris Avenue, Springfield, NJ 07081-1038  
518144920 +JP MORGAN MORTGAGE ACQUISITION CORP., c/o Rushmore Loan Management Services, PO Box 52708,  
Irvine, CA 92619-2708

517894472 +JPMorgan Mortgage Acquisition Corp, 383 Madison Av 8th Floor, New York, NY 10179-0001  
517894471 +JPMorgan Mortgage Acquisition Corp, Chase Home Finance LLC, 3415 Vision Dr,  
Columbus, OH 43219-6009

518415617 +Jerrold S. Kulback, Esquire, Three Logan Square, 1717 Arch Street, Suite 3500,  
Philadelphia, PA 19103-2739

517894473 +Land Home Financial Services, 3611 South Harbor Blvd 100, Santa Ana, CA 92704-7915  
517894474 +Land Home Financial Services Inc, PO Box 25164, Santa Ana, CA 92799-5164  
517894476 +Lexus Financial Services, PO Box 4102, Carol Stream, IL 60197-4102  
517894477 Lighthouse Mortgage Service Co Inc, 1 Fairway Plaza Suite 206, Huntingdon Valley, PA 19006  
517894478 +Lighthouse Mortgage Service Company Inc, 2600 Philmont Av 100,  
Huntingdon Valley, PA 19006-5307

517894479 +Macy's/DSNB, Department Stores National Bank, PO Box 9001094, Louisville, KY 40290-1094  
517894480 +Mr. Cooper Home Loans, Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9094  
518415618 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NationStar Mortgage, LLC, 350 Highland Drive,  
Lewisville, TX 75067)

517894481 +NJ Division of Taxation, PO Box 1018, Moorestown, NJ 08057-0018  
518415619 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
517894483 +PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066  
517894482 +PNC Bank, PO Box 1820, Dayton, OH 45401-1820

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517894485 +Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004  
517894484 +Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708  
517894486 +Rushmore Loan Management Services LLC, PO Box 514707, Los Angeles, CA 90051-4707  
518077916 +SST as servicing agent for Best Egg, 4315 Pickett Road,, St. Joseph, Missouri 64503-1600  
518415625 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: NJ Division of Taxation, 50 Barrack Street, 9th floor,  
PO Box 245, Trenton, NJ 08695)  
517894489 +Specialized Loan Servicing LLC, PO Box 636005, Littleton, CO 80163-6005  
518415629 +Stephanie Carvahlo, 245 High Tor Drive, Watchung, NJ 07069-5435  
517936360 +Stephanie Carvahlo, 245 High Tor Drive, Watchung NJ 07069-5435  
517894491 +Stuart Baron, Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
517894492 +Summit Medical Group, Simon's Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
517894493 +Summit Sweets LLC, Clemente Mueller PA, 222 Ridgedale Av, Cedar Knolls, NJ 07927-2110  
518104379 +Summit Sweets, L.L.C., Maneri Law FIRM LLC, 30 Two Bridges Road, Suite 260,  
Fairfield, NJ 07004-1558  
518415630 +Systems & Services, Technologies/Best Egg, 4315 Pickett Road, Saint Joseph, MO 64503-1600  
517894475 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Lexus Financial Services, PO Box 371339, Pittsburgh, PA 15250)  
518341350 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013  
518415615 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: Wells Fargo Hm Mortgage, 8480 Stagecoach Cir,  
Frederick, MD 21701)  
517894499 +Wells Fargo Bank, PO Box 10335, Des Moines, IA 50306-0335  
517894498 +Wells Fargo Bank, PO Box 14529, Des Moines, IA 50306-3529  
517894497 +Wells Fargo Bank, PO Box 5169, Sioux Falls, SD 57117-5169  
517894496 +Wells Fargo Bank, PO Box 29482, Phoenix, AZ 85038-9482  
518508269 Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y,  
1000 Blue Gentian Road, Eagan MN 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: cio.bncmail@irs.gov Jan 23 2020 23:56:01 Dist Dir of IRS,

Insolvency Function, PO Box 724, Springfield, NJ 07081-0724  
smg E-mail/Text: usan.j.njbankr@usdoj.gov Jan 23 2020 23:56:43 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 23 2020 23:56:39 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

517967204 E-mail/PDF: resurgentbknofications@resurgent.com Jan 24 2020 00:03:05 CACH, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518415622 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 24 2020 00:03:04 Cach, LLC,  
PO Box 10587, Greenville, SC 29603-0587

517894452 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 24 2020 00:03:41 Capital One Bank,  
PO Box 6492, Carol Stream, IL 60197-6492

518052406 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 24 2020 00:15:27  
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518415623 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 24 2020 00:04:06 Capital One Bank, N.A.,  
c/o American InfoSource, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901

517894459 +E-mail/PDF: creditonebknofications@resurgent.com Jan 24 2020 00:03:48 Credit One Bank,  
PO Box 98873, Las Vegas, NV 89193-8873

518143678 E-mail/Text: bnc-quantum@quantum3group.com Jan 23 2020 23:56:34  
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657

518040358 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 24 2020 00:03:06 PYOD, LLC,  
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

518415627 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 24 2020 00:04:04 PYOD, LLC,  
c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

518522061 E-mail/PDF: resurgentbknofications@resurgent.com Jan 24 2020 00:03:06  
Resurgent Capital Services as servicing agent for, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587

517894487 +E-mail/Text: bkteam@selenefinance.com Jan 23 2020 23:55:52 Selene Finance,  
CP-SRMOF II 2012-A Trust, 9990 Richmond Av 408 South, Houston, TX 77042-4559

518415628 +E-mail/Text: clientservices@simonsagency.com Jan 23 2020 23:57:20 Simon's Agency, Inc,  
Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026

517894488 +E-mail/Text: clientservices@simonsagency.com Jan 23 2020 23:57:20 Simons Agency Inc,  
4963 Wintersweet Dr, Liverpool, NY 13088-2176

518451487 +E-mail/Text: bankruptcy@trinityfs.com Jan 23 2020 23:57:12 Trinity Financial Services, LLC,  
2618 San Miguel Drive, Suite 303, Newport Beach, CA 92660-5437

518415631 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 24 2020 00:04:06 Verizon,  
c/o American InfoSource, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901

518045091 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 24 2020 00:04:06 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm\* +Land Home Financial Services, Inc., P.O. Box 25164, Santa Ana, CA 92799-5164  
518415621\* +Angela Comisa, 8 Douglas Drive, Holmdel, NJ 07733-2253  
517894454\* +Carlos F. Correia, 317 Manor Av, Cranford, NJ 07016-2033  
517894466\* +Gateway Funding Diversified, Mortgage Services LP, 300 Welsh Rd, Bldg 5,  
Horsham, PA 19044-2250  
518415634\* +Howard D. Lipstein, Esq., 535 Morris Avenue, Springfield, NJ 07081-1038  
517894470\* +Internal Revenue Service, Special Procedures Bankruptcy Section, PO Box 7346,  
Philadelphia, PA 19101-7346  
517894490\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
PO Box 245, Trenton, NJ 08695)  
518415626\* +Stuart Baron, Pressler & Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020  
517894494\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, PO Box 17187, Baltimore, MD 21297)  
517894495\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, PO Box 17187, Baltimore, MD 21297)  
TOTALS: 0, \* 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2020 at the address(es) listed below:

Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org, atkinson@remote7solutions.com  
Carlos D Martinez on behalf of Joint Debtor Liliana F. Carvalho cmartinez@scura.com, ecfbkfilings@scuramealey.com; mmack@scura.com; dstevens@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com  
Carlos D Martinez on behalf of Debtor John V. Carvalho cmartinez@scura.com, ecfbkfilings@scuramealey.com; mmack@scura.com; dstevens@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com  
David L. Stevens on behalf of Joint Debtor Liliana F. Carvalho dstevens@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com  
David L. Stevens on behalf of Debtor John V. Carvalho dstevens@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com  
David L. Stevens on behalf of Accountant Kotulak & Company, P.C. dstevens@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John J. Scura, III on behalf of Joint Debtor Liliana F. Carvalho jscura@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com  
John J. Scura, III on behalf of Debtor John V. Carvalho jscura@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com  
Margaret Mcgee on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov  
Maria Cozzini on behalf of Creditor Trinity Financial Services, LLC mcozzini@sternlav.com  
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 13